Stawi.AI

A DECK FOR CO-FOUNDERS · 2026

The Sovereign OS

for the Emerging Local Operator.

STAWI · *Swahili. "To Thrive," "To Prosper."*

Software that runs the paperwork so the owner can run the shop. It also gets small businesses ready for the loans they're usually denied.

STAWI.AI

Operational Sovereignty.

Plain math. Not chat.

$222B	**82%**	**1,500**
CDFI capital base	SMB failures = cash timing	monitored enterprises · target

01 · THE NEW MAJORITY PARADOX

Demographic Surge vs. Infrastructure Starvation

THE DEMOGRAPHIC VELOCITY

- **163%** surge in women-of-color firm expansion pools.
- **66%** jump in Black founder applications over pre-pandemic index.
- **80% more likely** for immigrant entrepreneurs to launch real-economy enterprises.

THE STRUCTURAL GLASS CEILING

- **22%** of Black-owned firms exit after year one.
- **$640K vs. $73K** average annual revenue: white-owned vs. Black-owned.
- **< 3%** of Black-led firms cross into Employer Status.

The reason: underserved founders don't fail from lack of demand or hustle. They fail from systemic infrastructure deficits.

Autonomous Command Infrastructure for the Independent Enterprise.

MISSION

Move underserved business owners from the exhaustion of surviving the hustle to the mathematical power of sovereign wealth.

UMBRELLA POSITIONING

Continuous Capital-Readiness Infrastructure for Stripe and Square merchants. One unpolluted number every morning: what the owner can spend, invest, or pay themselves.

UNIQUE SALES POSITION

Bypasses noisy dashboards and chatbots. A headless background layer runs deterministic math loops and dispatches SMS alerts as a Two-Tap Resolution on the owner's phone.

×

Zero Money Movement

Read-only transaction webhook ingestion. No native currency handling. Zero MTL liability.

×

Zero Credit Scoring

Replaces trailing credit matrices with Data Integrity Checklists and a live Credit Readiness Index (CRI).

×

Zero Financial Advice

No chat hallucinations. Isolated, decimal-safe Math Receipts (Big.js). The owner retains choice.

×

1071 Inbound Firewall

Absolute database insulation separating survey demographics from portfolio risk surfaces.

B2B2C Wedge Loop: sold to CDFIs to de-risk their portfolios and automate manual, high-cost Technical Assistance (TA) mandates.

Built for the local business owner.

A simple operating system that gives owners their time back and gets their books ready for a real loan.

01

Not a bank.

Not old-school bookkeeping software. Not an AI chatbot. A quiet second brain that just works.

02

Eradicate the Technical Tax.

Close the gap that keeps small local businesses invisible to lenders.

03

North Star: Sovereignty.

Every alert and automation gives the owner time back and one clear set of numbers to trust.

02 · IDEAL CUSTOMER PROFILE

The forgotten engine of community wealth.

WHO THEY ARE

Contractors, service pros, fleets, food trucks. Local, independent, often on their second act.

THE CEILING

Plenty of demand. But the owner does every job: CEO, CFO, and COO all at once.

REVENUE BAND

$50K – $500K

annual gross revenue

THEIR CORE PAIN · The fog

Money flows through 5+ disconnected tools. Revenue leaks. Local banks can’t see the business clearly, so they say no.

Two tiers. One clean pipeline.

Built for how local businesses actually run, on one clean engineering stack.

· *Both tiers ingest through the same Supabase / PostgreSQL schema.*

ENTERPRISE TIER

Stawi.AI

For lease-holding shop owners.

Overhead, commercial rent, multiple booths
Sub-contractor and staff coordination
Macro-level margin and capital readiness

OPERATOR TIER

Stawi Chair

For the 1099 independent operator.

Barbers, stylists, field artisans, chair-renters
Individual cash velocity and daily runway
Personal business milestones → graduation path

Real fixes for real problems.

Traditional fintech ignores what running a small shop actually looks like.

82%

The Cash-Timing Trap

of small business failures come from cash-flow timing, not lack of customers. Owners can’t do the math on the fly.

20+ hrs

The Paperwork Tax

lost each week to manual billing, chasing invoices, and juggling the calendar.

39%

The Growth Penalty

of loans to minority-owned micro-businesses get denied. Messy books are the reason.

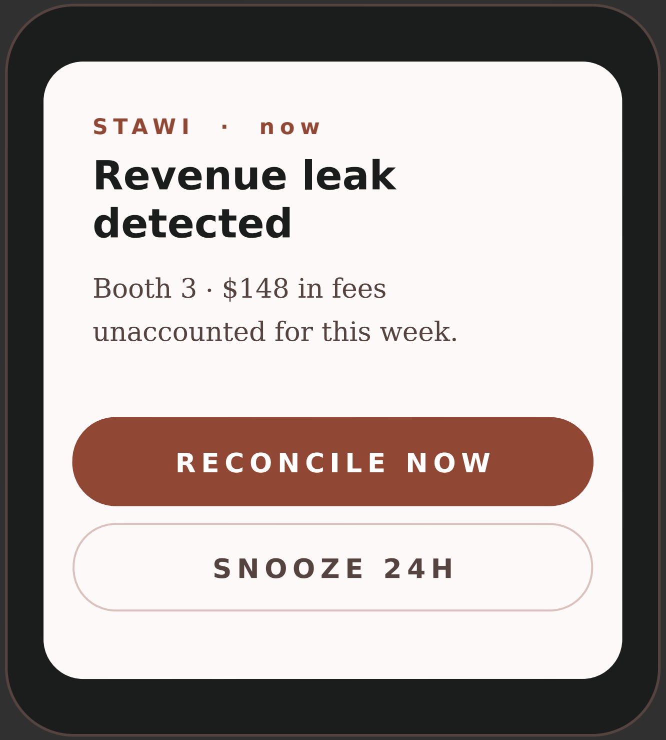
05 · THE HEADLESS LAYER

Radical simplicity via the Logic of Silence.

We threw out the desktop dashboard. Busy owners don’t have time for training or data entry.

Stawi runs quietly in the background, watching the money move in real time. No manual logging.

When something’s off, Stawi texts the owner a two-tap fix, straight to the phone.



Three views. One clean stream.

Every view reads from one clean stream of data.

DEFENSE

CFO Engine

The Scrubber

Turns processor jargon into plain owner-speak. Removes fees, taxes and tips so the owner sees real cash, and how many days it will last.

PULSE

COO Engine

Ghost Protocol

Watches day-to-day health. Flags bookings that never confirm, so no-shows stop eating the day.

OFFENSE

CGO Engine

Credit Readiness Index

Tracks capital readiness in real time. Shows the exact week the numbers can support a first hire or a new location.

De-risking a $222B loan base.

Why CDFIs buy Stawi, and why we sell to them first.

CDFI CAPITAL BASE

$222B

in private capital reaches underserved communities. Every dollar is exposed to messy borrower data.

01 The Buyer

CDFIs lend into underserved communities and carry the risk on a $222B base.

02 The Wedge

CDFIs buy Stawi and give it to their borrowers for free. It protects $50k to $250k loans.

03 Killing manual coaching work

CDFIs spend millions on manual coaching. Stawi cleans the data automatically and handles Treasury Section 1071 reporting.

One pipeline. Two wins.

Balancing what the lender needs to see with what the owner needs to run the shop.

THE OPERATOR

Wants time and control.

A text-based assistant that helps with daily cash and schedule. It doesn’t micromanage or lecture.

THE CDFI

Wants a clear view of the portfolio.

One dashboard flags early risk across hundreds of loans, so nothing waits until the next audit.

GOLDEN LEXICON RULE · Never say “Underwriting.” Say Capital-Readiness Infrastructure, Math Receipts, Stability Signals.

Compliant by design.

Four hard rules that make institutions comfortable saying yes.

Zero Money Movement

Read-only. We never touch, route, or settle money. No money-transmitter risk.

Zero Proprietary Scoring

No secret scores. No predictions. We publish a plain checklist of what's in the data.

Zero Financial Advice

No AI opinions. Stawi shows the exact numbers and side-by-side scenarios. The owner decides.

1071 Firewall

Demographic reporting is fully separated from risk. Section 1071 stays clean by design.

V7.1 Pilot Build.

Lean build. Sandbox testing. Low burn.

V7.1	A tight MVP built to prove the core loop with almost no overhead.
PIPELINE	One Supabase / PostgreSQL schema ingesting live merchant webhooks on a single clean path.
VELOCITY	Moving from Lovable to Cursor to build faster.
FIDELITY	Sandbox running two live tenants in parallel: one invoice-heavy contractor, one calendar-driven barbershop.
CONTROL	A usage ledger caps Telnyx and LLM tokens automatically, so API costs can’t balloon.

Ingest Stawi.AI and the CDFI sector.

01

"Get fluent in why Stawi exists, who it serves, and who pays for it, before touching code."

ROLE FOCUS

Full Founding Team

Both cofounders in lockstep. No division of labor yet. Shared understanding is the deliverable.

KEY MILESTONES

01 Read knowledge base in sequence: business plan → pitch deck → market analysis.

02 State the thesis clearly: give owners their time back, and get their books ready for real capital.

03 Define the Emerging Local Operator ($50K–$500K) and map the operational data fog.

04 Learn the required language: never say the U-word. Use Capital-Readiness, Math Receipts, Stability Signals.

05 Internalize the four Legal Shield constraints and the dual-customer alignment tension.

06 Map institutional ecosystem: OFN, African American Alliance of CDFI CEOs, CDFI Coalition.

EXPECTED OUTCOME

▲

Both cofounders can defend the mission, the market, and the language in their own words, any time.

CDFI outreach and discovery interviews.

02

"Build the first CDFI relationship pipeline. Test our numbers with the people who hold software budgets. Every interview is a future pilot."

ROLE FOCUS

GTM & Relationships Lead

Cofounder-led outbound. Second cofounder joins every third interview to keep product context tight.

KEY MILESTONES

01 Build institutional target list: loan officers, portfolio managers, TA directors, regional ecosystem leads.

02 Stand up the COO Engine CRM locally. Use our own software from day one.

03 Draft field interview script covering TA mandates, per-deal human-capital cost, Section 1071 readiness.

04 Execute 15–25 discovery interviews.

05 Anchor regional outreach around OFN42 (Oct 20–23, New Orleans); line up executive meetings weeks ahead.

06 Author the Voice of the Lender intelligence brief to feed MVP build parameters.

EXPECTED OUTCOME

▲

3+ warmest pilot candidates ready to move into Phase 4.

Capital-readiness pitch + MVP prototype.

03

"Turn field research into a clickable, demo-ready Sovereign OS MVP and a lender-facing pitch asset that sells infrastructure readiness. not a bloated app."

ROLE FOCUS

Product & Engineering Lead

Cofounder-led build. GTM lead runs a weekly lender feedback loop against the live prototype.

KEY MILESTONES

01 Scope the triune MVP: CFO (Survival Runway, decimal-safe DSCR at 1.15 floor), COO (Handshake state via webhooks), CGO (foundational CRI layer).

02 Build the clickable prototype environment across the multi-token sandbox.

03 Dry-run the demo against the lender brief. Cut anything that isn’t decision-grade data.

04 Rebuild the public site with two clear entry paths: one for lenders, one for local owners.

05 Write the pitch in two voices, lender and owner, then reconcile them into one story.

EXPECTED OUTCOME

▲

Multi-token responsive MVP + rebuilt web layout + a ~10-slide deck that survives internal compliance, Legal Shield, and lexicon audit.

Land contracts, run test cases, scale to 1,500.

04

"Turn warm relationships into signed pilots. Deploy across live loan portfolios. Generate the proof needed for a seed raise."

ROLE FOCUS

Deployment & Partnerships

Both cofounders on rotation: one on contracts and onboarding, one on live pipeline monitoring.

KEY MILESTONES

01 Convert 1 to 2 Phase 2 relationships into signed pilots (regional chambers plus a Central Valley CDFI).

02 Define contract success: faster time to capital-readiness, lower coaching cost per deal, real funding outcomes.

03 Onboard pilot borrower cohorts onto the Sovereign OS pipeline.

04 Monitor real-time activation rates, webhook delivery, and Survival Runway signals.

05 Stack 2 to 4 portfolio blocks to show the architecture scales toward 1,500 borrower-users.

06 Document unit economics at every deployment milestone.

EXPECTED OUTCOME

▲

50 to 100 active borrower case studies with clean, measured metrics. The floor for the seed raise.

Investor decks, case studies, accelerators.

05

"Turn pilot performance into a fundable seed story. Run a focused institutional raise and a top-tier accelerator track."

ROLE FOCUS

Capital & Storytelling

Cofounder-led narrative and raise. Second cofounder runs live pilot ops so case-study data keeps flowing.

KEY MILESTONES

01 Refresh the seed deck with real pilot data. Replace every hypothetical with a measured result.

02 Build 2 to 3 detailed case studies pairing the CDFI view with the owner’s story.

03 Lock the unified story: a $222B community-capital risk play plus a quiet co-owner for the shop. One deck.

04 Formulate the VC pipeline: Kapor, Collab, Harlem, BKR, ICA Fund, Techstars, Google for Startups Black Founders Fund.

05 Route warm executive intros through the CDFI cohort and the Bay Area founder network.

EXPECTED OUTCOME

▲

Seed raise closed on real proof. Stawi enters V8.0+ with capital, contracts, and case studies.